B1 (Official Form 1) (1/08)

	OUTHERN DIS	BANKRUPTCY COURT DISTRICT OF TEXAS TON DIVISION				v	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Cowin, Charles Philip				Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				er Names used by e married, maiden			ears
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-7563	yer I.D. (ITIN) No./C	complete EIN (if	more		ur digits of Soc. Sene, state all):	ec. or Individual-	Taxpayer I.D. (ITIN) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 1707 1/2 Post Oak Blvd, PMB 263 Houston, TX	and State):			Street	Address of Joint D	ebtor (No. and S	Street, City, and	
		77056						ZIP CODE
County of Residence or of the Principal Place of Harris	of Business:			County	of Residence or o	of the Principal P	lace of Busine	SS:
Mailing Address of Debtor (if different from stre	et address):			Mailing	Address of Joint I	Debtor (if differer	nt from street a	ddress):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	eet address abo	ove):					
								ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filling Fee (Che	(Check by Chapter State Individuals of actions and actions of the composition of the com	Real Estate as of 101(51B) roker cempt Entity ox, if applicable. x-exempt organ of of the United Sernal Revenue of 100 only). Must attact the debtor is 00fficial Form 3A Is only). Must) ization states Code).	Check Check	the Perchapter 7 Chapter 9 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily lebts, defined in 11 (a 101 (a) as "incurredividual primarily personal, family, or lold purpose." Debtor is a small but be better is not a small but better in the small but better is not a small but better in the small but better is not a small but better in the small but better is not a small but better in the small but better is not a small but better is not a small but better is not a small but better in the small but better is not a small but better is not a small but better is not a small but better in the small but better in the small but better in th	(Chec consumer U.S.C. ed by an or a house- Chapter isiness debtor as all business debtor as an oncontigent liquare less than \$2 e boxes:	control (Check or Chap of a land of	nne box.) oter 15 Petition for Recognition Foreign Main Proceeding oter 15 Petition for Recognition Foreign Nonmain Proceeding ts are primarily ness debts. I U.S.C. § 101(51D). 111 U.S.C. § 101(51D). (excluding debts owed to
Statistical/Administrative Information	1				of creditors, in acco			THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			,			COURT USE ONLY		
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Stirrated Assets	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Stop S50,001 to S500,001 to S500,001 S50,000 S50,000		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

B1 (C	Official Form 1) (1/08)		Page 2	
Vo	luntary Petition	Name of Debtor(s): Charles Philip (Cowin	
(Th	nis page must be completed and filed in every case.)			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	itional sheet.)	
Locat	tion Where Filed:	Case Number:	Date Filed:	
Locat	tion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more the	han one, attach additional sheet.)	
Name	e of Debtor:	Case Number:	Date Filed:	
Distric	ot:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			debtor is an individual marily consumer debts.) he foregoing petition, declare that I have y proceed under chapter 7, 11, 12, or 13 explained the relief available under each	
		X	Dete	
	Fyl	hibit C	Date	
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No.				
	Ext	hibit D		
·	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and mais is a joint petition:	ade a part of this petition.	eparate Exhibit D.)	
	Exhibit D also completed and signed by the joint debtor is attach			
Information Regarding the Debtor - Venue (Check any applicable box.)				
Ø	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		strict for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Distri	ct.	
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
		les as a Tenant of Residential Proper	rty	
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, complete	the following.)	
	$\overline{(}$	Name of landlord that obtained judgme	nt)	
	$ar{a}$	Address of landlord)		
П	Debtor claims that under applicable nonbankruptcy law, there are circle	,	ld be permitted to cure the entire	
	monetary default that gave rise to the judgment for possession, after t		•	
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due during the 30	0-day period after the filing of the	
	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 362(I))		

B1 (Official Form 1) (1/08)	Page 3			
Voluntary Petition	Name of Debtor(s): Charles Philip Cowin			
(This page must be completed and filed in every case)				
Sig	gnatures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /s/ Charles Philip Cowin				
Charles Philip Cowin	X			
X	(Signature of Foreign Representative)			
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)			
02/24/2010				
Date	Date			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
X /s/ Richard L. Fuqua	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as			
Richard L. Fuqua Bar No. 07552300 Fuqua & Associates, P.C. 2777 Allen Parkway Suite 480 Houston TX 77019 Phone No. (713) 960-0277 Fax No. (713) 960-1064	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
02/24/2010	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X			
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
S.g. actio of Administration	Names and Social-Security numbers of all other individuals who prepared or			
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

B6A (Official Form 6A) (12/07)

In re	Charles	Philip	Cowin
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Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
2111 Welch St., B-322, Houston, TX 77002 Condo - Rental Unit B322□ .004310 Int Common Land & Ele□ Private Presidences Condo 2nd□ Amend□ The Renaissance at River Oaks□	Fee Simple	-	\$175,000.00	\$177,893.18
300 St. Joseph Pkwy, Houston TX Five Condo - rental units 300 St Joseph Pky 77002□	Fee Simple	-	\$1,608,500.00	\$1,554,521.00
Land - 53.3 acres, Angel Fire, NM Land - 53.3 acres Mountain Blvd Angel Fire, N.M.	Fee Simple	-	\$19,785,000.00	\$6,354,908.00
Land - 189 acres, Colfax Co., NM Land - 189 acres, Highway 64 Lots 2-3 and Lots 10-24,□ Angel Fire Meadows, a subdivision□ in Colfax County, New Mexico,□ recorded in Plat Book 9, page 107,□ records of Colfax County, □ New Mexico□	Fee Simple	-	\$4,800,000.00	\$2,000,000.00
Land - 10 acres, Colfax Co., NM Land - 10 acres Colfax County, N.M. Cross Collateralized with 189 acres(see above)	Fee Simple	-	\$120,000.00	\$0.00
Land - 12 acre lot, Angel Fire, NM Angel Fire Chalets 1A Amended-3B□ Tract E-1□	Fee Simple	-	\$3,800,000.00	\$491,506.95
Raw Land, Ranchos De Taos, NM Ranchos Orchard, Block 16, Lot 4□ Pt of Lot 1, TWP 24N RGE 12 E □ Sec 6□	Fee Simple	-	\$1,020,000.00	\$673,396.03

B6A (Official Form 6A) (12/07) - Cont.

n re Charles Philip Cowin	Case No.	
		(if known)

SCHEDULE A - REAL PROPERTY

Continuation Sheet No. 1

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Unit 320 Contract for Deed 300 S. Joseph Pky., #320 Houston, TX 77002	Fee Simple		\$240,000.00	\$0.00

Total: \$31,548,500.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

Philip Cowin

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or
			모	Exemption
1. Cash on hand.		Cash	-	\$20,000.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-		Bank of America PO box 25118 Tampa, FL 33622-5118 Checking account ***3088	-	\$775.24
stead associations, or credit unions, brokerage houses, or cooperatives.		Capital One, NA 5718 Westheimer Houston, TX 77057 Checking Accont No. **0163	-	\$90.61
		JP Morgan Chase Bank, NA PO Box 260180 Baton Rouge, LA 70826-0180 Checking Account ***3994	-	\$286.32
		Energy Capital Credit 18540 Northwest Fwy, Houston,TX 77065 Checking account ***3021	-	\$0.00
		First Convenience Bank PO Box 937 Killeen, TX 76540-0937 Checking Account ***4313	-	\$28.16
		The First National Bank of New Mexico 201 Main St. Clayton, NM 88415 Checking account No. ***8454	-	\$64.19
		Independence Bank 13100 NW Fwy., Suite 100 Houston, TX 77040 Checking account No. ***9100	-	\$16.25

B6B (Official Form 6B) (12/07) -- Cont.

Philip Cowin

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Los Alamos National Bank PO Box 60 Los Alamos, NM 87544-0060 Money Market * *6705	-	\$24.12
		Citigroup Global Mkts., Inc The Rasweiler Group 10 Madison Ave., Morristown, JN 07962 Bank Deposit ***37823-11	-	\$158.35
		Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384 Checking account ***5634	-	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		To be furnished	-	Unknown
4. Household goods and furnishings, including audio, video and computer equipment.		HH goods and Furnishings	-	\$24,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$1,000.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			

B6B (Official Form 6B) (12/07) -- Cont.

Philip Cowin

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		To be furnished	-	Unknown
13. Stock and interests in incorpo-		To be furnished	-	Unknown
rated and unincorporated businesses. Itemize.		Chantana Four LLC 1707 1/2 Post Oak Blvd., PMB 263 Houston, TX 77056 100% ownership	-	\$1.00
		Flintshire LLC 1707 1/2 Post Oak Blvd., PMB 263 Houston, TX 77056 (100% ownership interest)	-	\$100.00
		Village South Development, LLC (100% ownership)	-	\$100.00
		Woodway Campton Ltd. 1707 1/2 Post Oak Blvd., PMB 263	-	(\$7,000.00)

B6B (Official Form 6B) (12/07) -- Cont.

In re	Charles	Philip	Cowin
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Houston, TX 77056 (99% ownership interest) Angel Fire Land Holdings LLC (75% Ownership Interest) Owns Lot 1 Meadows in Angel Fire	-	\$10,000.00
		Houston Property Data Services, LLC (50% Ownership interest) Owns Unit 614 at 3311 Yupon St Houston, TX	-	\$35,000.00
		UTE Meadows LLC (14% ownership interest) Owns 176 acres - mostly residential	-	\$560,000.00
14. Interests in partnerships or joint ventures. Itemize.		Compton Equity Partner LP 1707 1/2 Post Oak Blvd., PMB 263 Houston, TX 77056 99% ownership (Inactive)	-	\$0.00
		Woodway Campton GP 1707 1/2 Post Oak Blvd., PMB 263 Houston, TX 77056 (99% ownership interest)	-	\$1,000.00
		Stanwich LLC (100% ownership interest)	-	\$100.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.		To be furnished	-	Unknown

B6B (Official Form 6B) (12/07) -- Cont.

In re Charles	Philip	Cowin
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Nancy Groves PO Box 740969 Houston, TX 77274 (five promissory notes)	-	\$17,992.65
		Midtown Edge, LP 4544 Post Oak Blace., Suite 392 Houston, TX 77027	-	\$268,847.92
		Evelyn T. Boulafendis The Doubletree Guest Suites 5353 Westheimer Rd., Rm 2212 Houston, TX 77056 (Promissory Note) doubtful collection	-	\$2,100.00
		R. J. Braught 2400 Miles Road, Southeast Albuquerque, NM 87106-3224 (Promissory Note) doubtful collection	-	\$475,967.00
		R. J. Braught 2400 Miles Road, Southeast Albuquerque, NM 87106-3224 (Promissory Note) doubtful collection	-	\$267,652.00
		R. J. Braught 2400 Miles Road, Southeast Albuquerque, NM 87106-3224 (Loan) doubtful collection	-	\$20,321.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Charles	Philip	Cowin
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		To be furnished	-	Unknown
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		To be furnished	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 BMW Sedan	-	\$7,500.00
26. Boats, motors, and accessories.	х			

Case 10-31478 Document 1 Filed in TXSB on 02/24/10 Page 12 of 36

B6B (Official Form 6B) (12/07) -- Cont.

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 6

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		Office equipment and supplies	-	\$1,500.00
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.		Beneficiary if closing occurs - potential reconveyance income	-	Unknown
(Include amounts from any conti-		6continuation sheets attachedtotal on sheets attached. Report total also on Summary of Schedules.)	l >	\$1,707,624.81

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 10-31478 Document 1 Filed in TXSB on 02/24/10 Page 13 of 36

B6D (Official Form 6D) (12/07) In re Charles Philip Cowin

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	·	uobi	or ride the creations ficially secured dialific		υp.	011	on the contoacte	·
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: Angel Fire Resort Operations LLC Membership Division PO Box 130 Angel Fire, NM 87710		-	DATE INCURRED: NATURE OF LIEN: Association fees COLLATERAL: E-1, B-1, B-2, B-3, B-4, D-1, A-2; 53.3 acres REMARKS:			x	\$1.00	
			VALUE: \$19,785,000.00					
ACCT #: xxxx xxxx: xxxxx8191 BAC Home Loans Servicing, LP Attn: Customer Service CA6-919-01041 PO Box 5170 Simi Valley, CA 93062-5170		-	DATE INCURRED: NATURE OF LIEN: 1st lien COLLATERAL: 2111 Welch St., B-322 REMARKS:				\$154,077.79	
			VALUE: \$175,000.00					
ACCT#: Boxer Finance LLC 720 North Post Oak Road, Ste. 500 Houston, TX 77024 Attn Richard Carlisle, Assoc. Counsel		-	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: Land - 53.3 acres, Angel Fire, NM REMARKS:				\$6,354,907.00	
Representing: Boxer Finance LLC			Hessel E. Yntema III PO Box 1748 Albuquerque, NM 87103-1748				Notice Only	Notice Only
	<u> </u>		Subtotal (Total of this F	Lac Pac	e) >	_	\$6,508,985.79	\$0.00
			Total (Use only on last p	_			ψυ,συυ,συσ.7 9	φ0.00
C continuation should strate at a last			i otal (Ose offly off last p	ay	-) >		(Poport also or	(If applicable
6continuation sheets attached							(Report also on	(If applicable,

Summary of Schedules.)

Case 10-31478 Document 1 Filed in TXSB on 02/24/10 Page 14 of 36

B6D (Official Form 6D) (12/07) - Cont. In re **Charles Philip Cowin**

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: xxxxxx8228 Chase Home Finance P.O. Box 24696 Columbus, OH 43224-4696		-	DATE INCURRED: NATURE OF LIEN: 2nd lien COLLATERAL: 2111 Welch St., B-322 REMARKS:				\$23,815.39	\$2,893.18
ACCT#:			VALUE: \$175,000.00 DATE INCURRED: NATURE OF LIEN:					
First National Bank of New Mexico Angel Fire Office P.O. Box 828 No. 1 First National Place Angel Fire, NM 87710		-	Deed of Trust COLLATERAL: Raw Land, Ranchos De Taos, NM REMARKS:				\$673,396.03	
			VALUE: \$1,020,000.00					
Representing: First National Bank of New Mexico			Robert O. Beck Beck & Cooper PO Box 572 Clayton, NM 88415				Notice Only	Notice Only
ACCT#: High Desert State Bank 8110 Ventura NE Albuquerque, NM 87122		-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: 2 tracts: 189 acres & 10 acres, Colfax Co., NM REMARKS: (LOTS 2-3, 10-24)				\$2,000,000.00	
			VALUE: \$4,800,000.00					
Sheet no1 of6 continu to Schedule of Creditors Holding Secured Clair		sheet	s attached Subtotal (Total of this F Total (Use only on last p	_	•		\$2,697,211.42	\$2,893.18

(Report also on Summary of Schedules.)

B6D (Official Form 6D) (12/07) - Cont. In re **Charles Philip Cowin**

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: High Desert State Bank			Gordon H. Rowe III The Rowe Law Firm, P.C. 1200 Pennsylvania NE, Ste. 2B Albuquerque, NM 87110				Notice Only	Notice Only
ACCT#: Los Alamos National Bank Santa Fe Downtown 301 Griffin Stree Santa Fe, NM 87501		-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: Land - 12 acre lot, Angel Fire, NM REMARKS:				\$491,506.95	
ACCT#: Midtown Edge Owners Assn., Inc. c/o Horizon Management, Inc. 945 McKinney Street, Suite 111 Houston, TX 77002		-	VALUE: \$3,800,000.00 DATE INCURRED: NATURE OF LIEN: HOA Fees COLLATERAL: 300 St. Joseph Pkwy Units 116, 316, 322, 416, 422 REMARKS:			x	\$1.00	\$1.00
ACCT #: xxxx xxxx: xxx2930 Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	VALUE: \$0.00 DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: 300 St. Joseph Pkwy, #116 REMARKS:				\$222,069.67	\$222,069.67
Sheet no 2 of 6 continuto Schedule of Creditors Holding Secured Clair		sheet	VALUE: \$0.00 s attached Subtotal (Total of this F Total (Use only on last p	_	-		\$713,577.62	\$222,070.67

(Report also on Summary of Schedules.)

Case 10-31478 Document 1 Filed in TXSB on 02/24/10 Page 16 of 36

B6D (Official Form 6D) (12/07) - Cont. In re **Charles Philip Cowin**

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Texas Community Bank			Parker & Vaughan, P.C. 5599 San Felipe, Suite 1450 Houston, TX 77056				Notice Only	Notice Only
ACCT #: xxx3144 Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: 300 St. Joseph Pkwy, #316 REMARKS:				\$238,628.53	\$238,628.53
Representing: Texas Community Bank			Parker & Vaughan, P.C. 5599 San Felipe, Suite 1450 Houston, TX 77056				Notice Only	Notice Only
ACCT #: xxx3151 Texas Community Bank 16610 Interstate 45 The Woodlands, Tx. 77384	-	-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: 300 St. Joseph Pkwy, #322, Houston, TX 77002 REMARKS:				\$245,296.04	\$245,296.04
Sheet no3 of6 continuati to Schedule of Creditors Holding Secured Claims		sheet	value: \$0.00 s attached Subtotal (Total of this F Total (Use only on last p	_	•		\$483,924.57	\$483,924.57

(Report also on Summary of Schedules.)

B6D (Official Form 6D) (12/07) - Cont. In re **Charles Philip Cowin**

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Texas Community Bank			Parker & Vaughan, P.C. 5599 San Felipe, Suite 1450 Houston, TX 77056				Notice Only	Notice Only
ACCT #: xxx3169 Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: 300 St. Joseph Pkwy, #416, Houston, TX 77002 REMARKS:				\$264,274.01	\$264,274.01
Representing: Texas Community Bank			VALUE: \$0.00 Parker & Vaughan, P.C. 5599 San Felipe, Suite 1450 Houston, TX 77056				Notice Only	Notice Only
ACCT #: xxx3177 Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: 300 St. Joseph Pkwy, #422, Houston, TX 77002 REMARKS:				\$257,960.58	\$257,960.58
Sheet no. <u>4</u> of <u>6</u> continual to Schedule of Creditors Holding Secured Claim		sheet	VALUE: \$0.00 s attached Subtotal (Total of this F Total (Use only on last p	_	•		\$522,234.59	\$522,234.59

(Report also on Summary of Schedules.)

B6D (Official Form 6D) (12/07) - Cont. In re **Charles Philip Cowin**

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Texas Community Bank			Parker & Vaughan, P.C. 5599 San Felipe, Suite 1450 Houston, TX 77056				Notice Only	Notice Only
ACCT #: xxx1610 Texas Community Bank 16610 I-45 The Woodlands, TX 77384		-	DATE INCURRED: NATURE OF LIEN: COLLATERAL: Deed of Trust 5 units 300 S. Joseph Pkway REMARKS: Cross Collaterized				\$309,662.51	\$309,662.51
ACCT #: xxx6393			VALUE: \$0.00 DATE INCURRED: NATURE OF LIEN:					
Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	COLLATERAL: Note - 5 units at 300 St. Joseph Pkwy REMARKS:			x	\$16,629.56	\$16,629.56
	-		VALUE: \$0.00 DATE INCURRED:					
ACCT #: xxx6561 Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	NATURE OF LIEN: COLLATERAL: Nancy Groves Note REMARKS:				\$4,987.37	\$4,987.37
			VALUE: \$0.00	L				
Sheet no. <u>5</u> of <u>6</u> continual to Schedule of Creditors Holding Secured Claim		sheet	s attached Subtotal (Total of this F Total (Use only on last p	_	-		\$331,279.44	\$331,279.44

(Report also on Summary of Schedules.)

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B6D (Official Form 6D) (12/07) - Cont. In re Charles Philip Cowin

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx6074 Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	DATE INCURRED: NATURE OF LIEN: COLLATERAL: Nancy Groves Notes REMARKS: VALUE: \$0.00				\$6,204.90	\$6,204.90
ACCT #: xxx5472 Texas Community Bank 16610 Interstate 45 The Woodlands, TX 77384		-	DATE INCURRED: NATURE OF LIEN: COLLATERAL: Nancy Groves note REMARKS: VALUE: \$17,992.65				\$29,896.60	\$11,903.95
ACCT#: The Renaissance @ River Oaks Condos AMI-Houston 5295 Hollister St. Houston, TX 77040-6205		-	DATE INCURRED: NATURE OF LIEN: HOA fees COLLATERAL: Unit B-322, 2111 Welch, Houston, TX REMARKS: VALUE: \$0.00			x	\$1.00	\$1.00
Sheet no 6 of 6 continuation to Schedule of Creditors Holding Secured Claims		sheet	s attached Subtotal (Total of this F Total (Use only on last p	_	-		\$36,102.50 \$11,293,315.93 (Report also on Summary of	\$18,109.85 \$1,580,512.30 (If applicable, report also on

Schedules.)

Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re Charles Philip Cowin

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	4continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Charles Philip Cowin

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: #x xxx xxx xx0 512			DATE INCURRED:	1		Т			
Colfax County Treasurer PO Box 98 Raton, NM 87740		-	CONSIDERATION: REMARKS: E-1				\$15,218.35	\$15,218.35	\$0.00
Representing: Colfax County Treasurer			Public Improvement District Sheehan, Sheehan & Stelzner 40 First Plaza, NW, Suite 740 Albuquerque, NM 87102□				Notice Only	Notice Only	Notice Only
ACCT #: #x xxx xxx xx6 485	T		DATE INCURRED:			T			
Colfax County Treasurer PO Box 98 Raton, NM 87740		-	CONSIDERATION: REMARKS: B-1, B-2, B-3, B-4				\$8,474.38	\$8,474.38	\$0.00
Representing: Colfax County Treasurer			Public Improvement District Sheehan, Sheehan & Stelzner 40 First Plaza, NW, Suite 740 Albuquerque, NM 87102□				Notice Only	Notice Only	Notice Only
ACCT #: #x xxx xxx xx1 459	H		DATE INCURRED:			┢			
Colfax County Treasurer PO Box 98 Raton, NM 87740	-	-	CONSIDERATION: REMARKS: D-1				\$2,587.73	\$2,587.73	\$0.00
Representing: Colfax County Treasurer			Public Improvement District Sheehan, Sheehan & Stelzner 40 First Plaza, NW, Suite 740 Albuquerque, NM 87102□				Notice Only	Notice Only	Notice Only
Sheet no1 of4 contin	III S	tion o	sheets Subtotals (Totals of this	na ₁	16)	<u> </u>	\$26,280.46	\$26,280.46	\$0.00
Sheet no of continuation sheets									

Case 10-31478 Document 1 Filed in TXSB on 02/24/10 Page 22 of 36

B6E (Official Form 6E) (12/07) - Cont.

In re Charles Philip Cowin

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #: #x xxx xxx xx9 065 Colfax County Treasurer PO Box 98 Raton, NM 87740		-	DATE INCURRED: CONSIDERATION: REMARKS: A-2				\$16,561.59	\$16,561.59	\$0.00	
Representing: Colfax County Treasurer			Public Improvement District Sheehan, Sheehan & Stelzner 40 First Plaza, NW, Suite 740 Albuquerque, NM 87102□				Notice Only	Notice Only	Notice Only	
ACCT #: #x xxx xxx xx3 229 Colfax County Treasurer PO Box 98 Raton, NM 87740		-	DATE INCURRED: CONSIDERATION: REMARKS: Lots 2-3, 10-24				\$23,259.33	\$23,259.33	\$0.00	
Representing: Colfax County Treasurer			Public Improvement District Sheehan, Sheehan & Stelzner 40 First Plaza, NW, Suite 740 Albuquerque, NM 87102□				Notice Only	Notice Only	Notice Only	
ACCT #: Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114		-	DATE INCURRED: CONSIDERATION: 2006 Taxes REMARKS:				\$34,463.81	\$34,463.81	\$0.00	
ACCT #: Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114		-	DATE INCURRED: CONSIDERATION: 2007 Taxes REMARKS:				\$7,019.57	\$7,019.57	\$0.00	
attached to Schedule of Creditors Holding Prior (Use only)			inuation sheets Subtotals (Totals of this participate) Subtotals (Totals of this participate) Tonly on last page of the completed Schedule Entry also on the Summary of Schedules.)				\$81,304.30	\$81,304.30	\$0.00	
Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)										

Case 10-31478 Document 1 Filed in TXSB on 02/24/10 Page 23 of 36

B6E (Official Form 6E) (12/07) - Cont.

In re Charles Philip Cowin

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	ıı> ₹	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxx-xxx-xxx0-015 Leo Vasquez Tax Assessor-Collector PO Box 4622 Houston, Tx 77210-4622		-	DATE INCURRED: CONSIDERATION: Unit 116, 300 St. Joseph Pkwy REMARKS:				\$8,189.75	\$8,189.75	\$0.00
ACCT #: xxx-xxx-xxx0-063 Leo Vasquez Tax Assessor-Collector PO Box 4622 Houston, Tx 77210-4622		-	DATE INCURRED: CONSIDERATION: Unit 316, 300 St. Josephy Pkwy. REMARKS:				\$8,977.36	\$8,977.36	\$0.00
ACCT #: xxx-xxx-xxx0-069 Leo Vasquez Tax Assessor-Collector PO Box 4622 Houston, TX 77210-4622		-	DATE INCURRED: CONSIDERATION: Unit 322, St. Joseph Pkwy REMARKS:				\$9,037.53	\$9,037.53	\$0.00
ACCT #: xxx-xxx-xxx0-084 Leo Vasquez Tax Assessor-Collector PO Box 4622 Houston, Tx 77210-4622		-	DATE INCURRED: CONSIDERATION: Unit 416, 300 St. Joseph Pkwy. REMARKS:				\$10,528.23	\$10,528.23	\$0.00
ACCT #: xxx-xxx-xxx0-090 Leo Vasquez Tax Assessor-Collector PO Box 4622 Houston, Tx 77210-4622		-	DATE INCURRED: CONSIDERATION: Unit 422, 300 St. Joseph Pkwy REMARKS:				\$10,447.37	\$10,447.37	\$0.00
ACCT #: Midtown Management District PO Box 73109 Houston, TX 77273		-	DATE INCURRED: CONSIDERATION: REMARKS: 11,300 St. Joseph Pkwy				\$356.00	\$356.00	\$0.00
Sheet no. 3 of 4 attached to Schedule of Creditors Hol	(Use onl	ity Cla y on	aims last page of the completed Schedule n the Summary of Schedules.)	To E.	tal	>	\$47,536.24	\$47,536.24	\$0.00
	If applica	able,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		als	>			

Case 10-31478 Document 1 Filed in TXSB on 02/24/10 Page 24 of 36

B6E (Official Form 6E) (12/07) - Cont.

In re Charles Philip Cowin

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

THE OF PRIORIT	Taxe	55 ai	d Certain Other Debts Owed to Go	ven	11111	CIII	lai Ullis		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: 0063 Midtown Management District PO Box 73109 Houston, TX 77273		-	DATE INCURRED: CONSIDERATION: REMARKS: 316, 300 St. Joseph Pkwy				\$358.76	\$358.76	\$0.00
ACCT #: 0069 Midtown Management District PO Box 73109 Houston, TX 77273		-	DATE INCURRED: CONSIDERATION: REMARKS: 322, 300 St. Joseph Pkwy				\$360.26	\$360.26	\$0.00
ACCT #: 0084 Midtown Management District PO Box 73109 Houston, TX 77273		-	DATE INCURRED: CONSIDERATION: REMARKS: 416, 300 St. Joseph Pkwy				\$367.10	\$367.10	\$0.00
ACCT #: 0090 Midtown Management District PO Box 73109 Houston, TX 77273		-	DATE INCURRED: CONSIDERATION: REMARKS: 422, 300 St. Joseph Pkwy.				\$361.72	\$361.72	\$0.00
ACCT #: x xxx xxx xx1 462 Taos County Treasurer 105 Albright St - Suite G Taos, NM 87571		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,880.79	\$2,880.79	\$0.00
attached to Schedule of Creditors Holding	se onl	ity Cla y on		То	ge) tal		\$4,328.63 \$159,449.63	\$4,328.63	\$0.00
if a	applica	able,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		als	>		\$159,449.63	\$0.00

B6F (Official Form 6F) (12/07) In re Charles Philip Cowin

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	9 "						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxxxx x2003 American Express P.O. Box 650448 Dallas, TX 75265-0448		1	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,724.54
ACCT #: Andrews Kurth LLP PO Box 201785 Houston, TX 77216-1785		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$13,703.02
ACCT #: Arland & Associates LLC 1660 Old Pecos Trail, Suite A Santa Fe, NM 87505			DATE INCURRED: CONSIDERATION: REMARKS:				\$1.00
ACCT #: Baker & Hostetler 1000 Loouisiana, Ste 2000 Houston, TX 77002		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1.00
ACCT #: xxxxxxxxxxx 7387 Bank of America PO Box 15026 Wilmington, DE 19850-5026		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$47,355.78
Representing: Bank of America			Collectcorp Corp 455 North 3rd Street, Suite 260 Phoenix, AZ 85004-3924				Notice Only
continuation sheets attached		(Rep	Sul (Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	otal ile l	l > F.) ne	\$70,785.34

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Barbara & Kenneth III Goodhue Ken & Julie Goodhue 5510 Autmn Breeze Ct Spring, TX 77379		-	DATE INCURRED: CONSIDERATION: REMARKS:	х		х	\$2,195.00
ACCT #: Billy Clark 5638 Briar Drive Houston, TX 77056		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$10,000.00
ACCT #: C. Charles Townsend, Esq. AKERMAN SENTERFITT, LLP Plaza of the Americas, Ste S1900 Dallas, TX 75201		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorneys for BAC Home Loans Servicing, LP				Notice Only
ACCT #: xxxxxxxx7543 Capital One c/o Larry D. Millard, SBB/Commercial Bldg. 2, 1st Floor, #1530 7933 Preston Rd. Plano, TX 75024		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$90,297.00
ACCT #: xxxxxxxx3923 Capital One c/o Larry D. Millard, SBB/Commercial Bldg. 2, 1st Floor, #1530 7933 Preston Rd. Plano, TX 75024		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$250,000.00
ACCT #: xxxx-xxxx-xxxx-9919 Capital One 3939 West John Carpenter Frwy Irving, TX 75063		-	DATE INCURRED: CONSIDERATION: Master Card REMARKS:				\$49,588.16
Sheet no1 of9 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	\$402,080.16						

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCT #: xxxx xxxx xxxx 1404			DATE INCURRED: CONSIDERATION:						
Capital One Bank PO Box 60599 City of Industry, CA 91716-0599		-	Credit Card REMARKS:				\$2,929.47		
ACCT #:			DATE INCURRED: CONSIDERATION:						
Celia G. Wise 2221 Sul Ross Street Houston, TX 77098		-	REMARKS:				\$22,000.00		
ACCT #: xxxx xxxx xxxx 6668			DATE INCURRED: CONSIDERATION:						
Chase Card Services Cardmember Service			Credit Card REMARKS:				\$5,659.40		
PO Box 15548 Wilmington, DE 19886-5548		-							
ACCT#: xxxx xxxx xxxx 7231			DATE INCURRED: CONSIDERATION:						
Chase Card Services Cardmember Service			Credit Card REMARKS:				\$4,482.99		
PO Box 15548 Wilmington, DE 19886-5548		-							
ACCT #: xxxx xxxx xxxx 9103			DATE INCURRED: CONSIDERATION:						
Chase Card Services Cardmember Service			Credit Card REMARKS:				\$22,936.90		
PO Box 15548		-	REMARKS:						
Wilmington, DE 19886-5548									
Representing: Chase Card Services			MRS Associates 1930 Olney Ave Cherry Hill, NJ 08003				Notice Only		
Sheet no. 2 of 9 continuation sheets attached to Subtotal >									
Schedule of Creditors Holding Unsecured Nonpriority Claims Total >									
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the									
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)									

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 8810 Citi Cards P.O. Box 6062 Sioux Falls, SD 57117		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$4,281.66
ACCT #: xxxx xxxx xxxx 2137 Citi Cards P.O. Box 6500 Sioux Falls, SD 57117-6500		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$17,470.43
ACCT #: Citimortgage Mail Stop 504 1000 Technology Drive O'Fallen, MO 63368-2240 Attn. Michael Renner		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$14,625.00
ACCT #: Diana E. Stevens, Esq. MANN & STEVENS, P.C. 550 Westcott Street, Ste. 560 Houston, TX 77007		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorneys for HSBC Bank, U.S.A. et al					Notice Only
ACCT #: 2116 Discover Card PO Box 3008 New Albany, OH 43054-3008		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$7,816.85
ACCT #: xxxx xxxx xxxx 9318 Energy Capital Credit Union 18540 Northwest Freeway Houston, Tx. 77065		-	DATE INCURRED: CONSIDERATION: Visa REMARKS:					\$9,597.64
Sheet no. 3 of 9 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							> :.) e	\$53,791.58

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
Representing: Energy Capital Credit Union			Hughes, Watters & Askanase, LLP Three Allen Center 333 Clay St., 29th Floor Houston, TX 77002				Notice Only
ACCT #: xxxxxx1 L12 Energy Capital Credit Union 18540 Northwest Freeway Houston, TX 77065		1	DATE INCURRED: CONSIDERATION: REMARKS:				\$8,710.48
Representing: Energy Capital Credit Union			Hughes, Watters & Askanase, LLP Three Allen Center 333 Clay St., 29th Floor Houston, TX 77002				Notice Only
ACCT #: xxxxx21 L2 Energy Capital Credit Union 18540 Northwest Freeway Houston, TX 77065		-	DATE INCURRED: CONSIDERATION: Deficiency claim REMARKS:				\$9,970.00
Representing: Energy Capital Credit Union			Hughes, Watters & Askanase, LLP Three Allen Center 333 Clay St., 29th Floor Houston, TX 77002				Notice Only
ACCT #: x6739 Equity Trust Company PO Box 1618 Elyria, OH 44036-1618		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,870.00
Sheet no4 of9 continuation she	\$20,550.48						
Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:			DATE INCURRED:				
Greg O'Brien 300 St Joseph Pkwy, Unit 316 Houston, TX 77002		-	CONSIDERATION: REMARKS:	x		x	\$2,049.00
ACCT #:			DATE INCURRED: CONSIDERATION:				
Hessel E. Yntema III, Esq. OMAN & YNTEMA, PA PO Box 1748 Albuquerque, NM 87103-1748		-	Notice Only REMARKS:				Notice Only
ACCT #:			DATE INCURRED:				
High Desert State Bank 8110 Ventura NE			CONSIDERATION: Angel Fire Land Holdings, LLC REMARKS:				\$240,000.00
Albuquerque, NM 87122		-	Lot 1, Meadows Subdivision, Colfax County				
ACCT #: xxx6127			DATE INCURRED: CONSIDERATION:				
Independence Bank 13100 Northwest Freeway, Suite 100 Houston, Tx. 77040		-	REMARKS:				\$50,126.25
ACCT #:			DATE INCURRED:				
J.D. Herberger & Associates 11767 Katy Freeway, Suite 920 Houston, TX 77079		-	CONSIDERATION: REMARKS:				\$6,160.00
ACCT#:			DATE INCURRED:	T			
Jean R. Cowin Trust Robert E & Charles P. Cowin Trustee 6460 Mariner Sands Drive Stuart, Florida 34997		-	CONSIDERATION: REMARKS:				\$38,000.00
Sheet no5 of9 continuation sheets attached to Subtotal >							\$336,335.25
Schedule of Creditors Holding Unsecured Nonpriority Cl							

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B6F (Official Form 6F) (12/07) - Cont. In re **Charles Philip Cowin**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: John D. Herberger J D HERBERGER & ASSOCIATES, PC 11767 Katy Fwy., Ste 920 Houston, TX 77079		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorneys for counter-plaintiffs				Notice Only
ACCT #: Joseph Rivera 4901 Rio Grande Ln Los Ranchos, NM 87107		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$40,000.00
ACCT #: Kathleen White 300 St Joseph Pkw, Unit 416 Houston, TX 77002		-	DATE INCURRED: CONSIDERATION: REMARKS:	х		х	\$2,195.00
ACCT #: Lee Girard Girard Interests, Inc 817 N. 3rd St Bellaire, TX 77401		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$48,800.00
ACCT #: Los Alamos National Bank Santa Fe Downtown 301 Griffin Street Santa Fe, NM 87501		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$31,750.00
ACCT #: Mark W. Shadburn Eagle Peak Land Surveying, Inc. PO Box 205 El Prado, NM 87529		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1.00
Sheet no. 6 of 9 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	\$122,746.00						

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B6F (Official Form 6F) (12/07) - Cont. In re **Charles Philip Cowin**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Melissa McKinney Barrett Daffin Frappier 15000 Surveyor Blvd., Addison, TX 75001		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorneys for Chase Home Finance, LLC and Wells Fargo Bank and Countrywide Home Loans, Inc. and Deutche Bank National Trust Company				Notice Only
ACCT#:			DATE INCURRED:				
Michael & Adrieanne Lord 25231 Grogans Mill Rd., Suite 500 The Woodlands, TX 77380-3110		-	DATE INCURRED: CONSIDERATION: REMARKS:	x		x	\$1,950.00
ACCT #: Mike Liddle PO Box 13 Angel Fire, NM 87710		-	DATE INCURRED: CONSIDERATION: REMARKS: Commission due when property sold	x		x	\$57,996.00
ACCT #: xxxx9310 Old Republic Home Protection Special Accounts PO Box 5017 San Ramon, CA 94583-0917		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$55.00
ACCT #: Porter & Hedges, LLP PO Box 841184 Dallas, TX 75284-1184		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,336.50
Sheet no7 of9 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$61,337.50

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Randall W. Vines 300 St Joseph Pkwy. Houston, Tx. 77002		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,899.00
ACCT #: RETC, LP 5300 Hollister St Houston, TX 77040		-	DATE INCURRED: CONSIDERATION: REMARKS:			x	\$2,273.12
ACCT #: Richard F. Carlisle, Esq. 720 North Post Oak Rd., Ste 500 Houston, TX 77024		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attys for Boxer Finance				Notice Only
ACCT #: Robert F. Maris, Esq. MARIS & LANIER, PC 1310 Premier Place 5910 N. Central Expressway Dallas, TX 75206	•	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorneys for Chase Home Finance and Wells Fargo Bank and Countrywide Home Loans, Inc. and Deutche Bank National Trust				Notice Only
			Company				
ACCT #: Roger Bates PO Box 667185 Houston, Tx. 77266		-	DATE INCURRED: CONSIDERATION: REMARKS:	x		x	\$2,749.00
Sheet no 8 of 9 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	\$6,921.12						

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: x5407 Royalton at River Oaks 5295 Hollister St. Houston, TXX 77040-6205		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$425.95
ACCT #: Sarah Smith 2111 Welch St. B322 Houston, TX 77019		-	DATE INCURRED: CONSIDERATION: REMARKS:	x		x	\$1,550.00
ACCT #: The Club at Hokkulia'a Inc. 76-6831 Alii Drive #K15 Kailua-Kona, HI 96740		-	DATE INCURRED: CONSIDERATION: Dues REMARKS:				\$15,900.00
ACCT #: Tuan M. Pham Kevin T. Cloves Veritas Legal Group, PC 10333 Harwin Dr., Ste 155 Houston, TX 77036		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorneys for Nick Tran				Notice Only
Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$17,875.95 \$1,150,432.14

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B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS **HOUSTON DIVISION**

In re:	Charles Philip Cowin	Case No.	
			(if known)
	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH **CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Signature of Debtor: /s/ Charles Philip Cowin

Date: 02/24/2010

Charles Philip Cowin

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT **SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION**

In re:	Ch	arles Philip Cowin		Case No.	o		
					(if known)		
		Debtor(s)					
		EXHIBIT D - INDIVIDUAL DEBTO			LIANCE WITH		
		Cont	tinuation Sheet No	. 1			
_		not required to receive a credit counseling brief d by a motion for determination by the court.]	fing because of:	[Check the applicable	le statement.] [Must be		
		Incapacity. (Defined in 11 U.S.C. § 109(h)(4) be incapable of realizing and making rational					
		Disability. (Defined in 11 U.S.C. § 109(h)(4) a effort, to participate in a credit counseling brief			_		
		Active military duty in a military combat zone.					
		Jnited States trustee or bankruptcy administrat 109(h) does not apply in this district.	or has determined	I that the credit counse	ling requirement of		
I certify	/ unc	ler penalty of perjury that the information p	rovided above is	true and correct.			